

LIST OF ISSUES AND PROGRAMS

JANUARY 1-MARCH 31, 2015

**WSB-AM
&
WSBB-FM
NEWS/TALK 750 WSB**

**COX RADIO, INC.
ATLANTA, GEORGIA**

ISSUES AND ANSWERS

DURING THE PERIOD JANUARY 1-MARCH 31, 2015
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

POLITICS / GOVERNMENT / FOREIGN AFFAIRS
CONSUMER / FINANCIAL / CHARITY
EDUCATION
CRIME / SAFETY / SCAMS
HEALTH / ENVIRONMENT / RELIGIOUS
TECHNOLOGY / ART & ENTERTAINMENT
FAMILY / SELF-HELP / RELATIONSHIP
EMPLOYMENT/BUSINESS
WOMEN / MINORITY

WSB-AM & WSBB-FM
JANUARY 1-MARCH 31, 2015

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
HERMAN CAIN SHOW	M-F 8:30A-12PM	4.5 HOURS	LOCALLY PRODUCED –LIVE, POLITICAL AND LOCAL ISSUES WITH CALL INS
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.

*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

*LENGTHS OF PROGRAMS ARE APPROXIMATE

WSB-AM & WSBB-FM JANUARY 1-MARCH 31, 2015

CHARITY PROJECTS – 1ST Quarter

2015 News/Talk WSB's Fourth Quarter Community Events

1/15 Chicks Fight Back – Atlanta – Belinda Skelton
1/22 Habitat for Humanity Build – Atlanta – Live Broadcast - Clark Howard
1/24 Habitat for Humanity Build – Atlanta - Clark Howard
1/31 Habitat for Humanity Build – Atlanta - Clark Howard
2/7 Habitat for Humanity Build – Atlanta - Clark Howard
2/7 Clark Howard Night at the Gwinnett Gladiators
2/14 Habitat for Humanity Build – Atlanta - Clark Howard
2/19 Ray's Restaurant / CHOA Luncheon – Atlanta – Jamie Dupree
2/21 Habitat for Humanity Build – Atlanta - Clark Howard
2/27 Habitat for Humanity Build – Atlanta - Clark Howard
2/28 Habitat for Humanity Build – Atlanta - Clark Howard Live Broadcast
3/7 Habitat for Humanity Build – Atlanta - Clark Howard
3/14 Habitat for Humanity Build – Atlanta - Clark Howard
3/21 Habitat for Humanity Build – Atlanta - Clark Howard
3/28 Prostate Awareness Screening – Kroger – Belinda Skelton Live Broadcast Lawrenceville
3/29 Prostate Awareness Screening – First Baptist Church – Woodstock – Live Broadcast Wes Moss, Adam Goldfein, Erick Von Haessler & Dr. Miller

PROGRAMMING:

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

24- HOUR NEWS COVERAGE-

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.

News/Talk 750 WSB

Ascertainment Statement

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2015

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/2/15	9AM	3Hrs.
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HERMAN CAIN SHOW: KEYSTONE PIPELINE - The House will vote on legislation to approve construction of the Keystone XL oil pipeline on Friday, setting up a vote in the Senate for next week. Charles Schumer says Keystone pipeline isn't a jobs bill
SPEAKER - The fledgling rebellion against electing John Boehner to a third term as House speaker gains momentum as several conservative Republicans declared they intend to vote against the Ohio Republican when the House convenes on Tuesday.
PARTY OF PELOSI - House Minority Leader Nancy Pelosi announced the Democrat's agenda for the new Congress, which includes increasing the minimum wage, putting more money into the nation's infrastructure and cutting corporate tax breaks for companies that move their headquarters out of the country.
MEGA WASTE - The country's national debt is now nearly \$18 trillion. Yet the Heritage Foundation had no trouble citing 51 examples of government waste due to mismanagement, corporate welfare, or questionable federal research alone.

10/1/13	9:08PM	9Min.
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THE CLARK HOWARD SHOW: You've been hearing a lot about the budget battles in Washington and the threat of a government shutdown. I want to cut through the politics and talk about what it means to your life. Should we have a government shutdown, the reality is you will wake up the next day and life goes on unless you are a federal hire directly impacted, or you're used to enjoying federal services such as our National Parks. Other than that, there will be little to no day to day change in your life. But, if we default by choice on the debts of the United States, that could lead to a recession and it would be a dumb unforced error. In the midst of all the confusion, I've heard some people pander to fear and encourage you to sell everything in stocks. No way, not any day. You've got to be in capitalism for the long haul. You can't predict which way things will go and ultimately, capitalists will adjust to whatever market conditions are. Unfortunately, nobody is talking about that central question in either of the main political parties. But my allegiance is to the United States of America and to my listeners; not to any political party. So I will keep talking about it.

1/7/15	9AM	3Hrs.
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THE HERMAN CAIN SHOW: How the government shutdown will play out is still very uncertain. But the U.S. economy has faced shutdowns before. If the standoff persists, year-end gross domestic product growth is at risk because the shutdown started on the very first day of the fourth quarter. Looking at the 1995-96 experience, a shutdown lasting a few weeks will be a drag on growth. Nondefense federal spending in the fourth quarter of 1995 sliced about 0.4 percentage point from that quarter's GDP growth. According to Moody's Analytics, the economic damage from the first federal government shutdown since 1996 will be modest at first, because the appropriations gap does not affect mandatory spending or essential services, which make up as much as three-quarters of all government spending. A shutdown of three or four days would reduce fourth quarter growth by 0.2 percentage points.

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/8/15	9AM	3hrs.
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HERMAN CAIN SHOW: WHITE HOUSE "EMBRACE THE ECONOMIC RECOVERY"– In Detroit Wednesday President Obama asked Americans to embrace his "economic recovery", "We have every right to be proud of what we've got to show for all that hard work. America's resurgence is real. Don't let anybody tell you otherwise. We've got the best cards and we are doing better than just about anybody else on earth." Detroit was the first stop in a three-day tour previewing the president's State of the Union address. Meanwhile, more than 92,400,000 Americans 16 and older did not participate in the labor force in November, as the labor force participation rate held steady at a more than three decade low.

1/19/15	9AM	3 hrs.
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HERMAN CAIN SHOW: STATE OF THE UNION - President Obama on Saturday hyped next week's State of the Union address and said he'll use the once-a-year speech to tout America's economic progress over the last six years while also putting pressure on Republicans to end their "political games."

1/21/15	9a – noon	3 hrs.
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HERMAN CAIN SHOW: STATE OF THE UNION -President Obama said Tuesday night the United States is ready to "turn the page" on recession and war in a State of the Union address given with one eye on the history books. "The shadow of crisis has passed, and the State of the Union is strong."_Just two months after a crushing election loss that swept Republicans to the majority in the Senate, a jocular, confident Obama on Tuesday credited his policies for the economic turnaround and challenged Congress to fight inequality and boost the middle class.

1/22/15	9a – noon	3 hrs.
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HERMAN CAIN SHOW: IRAN / NETANYAHU - John Boehner –as lawmakers weigh legislation that would tighten sanctions on Iran, House Speaker John Boehner made a move that has drawn the ire of President Obama "I have invited Prime Minister of Israel Benjamin Netanyahu to address a joint session of congress on the grave threats of radical Islam and the threat that Iran poses." The invitation to Netanyahu comes hours after President Barack Obama said in his annual State of the Union address that he would veto any bill that increases penalties on Iran.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/23/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: NETANYAHU - Israeli Prime Minister Benjamin Netanyahu will address Congress on March 3, House Speaker John Boehner announced Thursday -- though President Obama does not plan to meet with him. Asked Thursday about the visit, the White House said Obama would not meet with him, citing the country's upcoming elections. Spokeswoman Bernadette Meehan said that in keeping with "long-standing practice and principle," the president does not meet with heads of state or candidates in close proximity to their elections.

1/26/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: NO DRILLING IN ANWR - Barack Obama didn't have time to travel to France in observance of the Charlie Hebdo massacre. He doesn't have time to meet with Israeli PM Benjamin Netanyahu, either. But it seems Obama is willing to make time to visit Saudi Arabia — and bearing quite a gift in the process. He's traveling to Saudi Arabia Tuesday "to meet with new King Salman to pay respects after the death of King Abdullah," and announcing the closing down of even more domestic oil production potential while on his way there. Usually Obama waits until he's face-to-face to bow to a Saudi king. This time it appears he took care of the formality well in advance.

1/27/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ANWR - Sen. Lisa Murkowski (R-Alaska) railed against the administration on Monday, over a coming move to restrict drilling in regions off Alaska's coast. Sen Lisa Murkowski (R-AK) Is fighting Obamas Alaska oil move."This administration has effectively declared war on Alaska, that's my view of it." The White House announced plans Sunday to set as 12 million of the 19 million acres in the Arctic National Wildlife Refuge in Alaska as protected wilderness. U.S. Sen. Lisa Murkowski, R-Alaska, chairwoman of the Senate Energy Committee, said in a statement President Barack Obama launched an assault on the health of the state's economy with the policy recommendation.

1/28/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: JOBS, JOBS, JOBS - President Obama has touted job growth under his administration during much of his presidency. In his recent State of the Union address, he talked about the 11 million jobs that have been created over the last six years. While it should be noted that Obama's claim is inflated because it doesn't consider the net job loss endured during his first year in office, let's take a look at "the rest of the story."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/2/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: CONGRESS / OBAMACARE - The Republican-led House is set to begin February with a vote to repeal ObamaCare, making clear that trying to dismantle the health-care law remains a top priority. The scheduled vote next week was announced in a new memo from House Majority Leader Rep. Kevin McCarthy to fellow GOP House members in which he said the effort to repeal the legislation will give them an opportunity to tell voters that health care decisions "should be made by patients and their doctors, not by Washington."

2/4/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: CONSTITUTIONAL CONVENTION OF STATES - Virginia is one of the latest states involved in a new push for a convention to amend the U.S. Constitution in a bid to rein in the federal government. Article 5 of the U.S. Constitution allows for a constitutional convention to be convened if two-thirds of the states call for one. If a convention approves an amendment, three-fourths of the states must vote to adopt it into the Constitution.

2/5/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: OBAMA'S RECOVERY - Fewer Americans born in the U.S. have jobs now than were employed to November 2007, despite a working-age population growth of 11 million. The amazing drop in employment highlights President Barack Obama's slow recovery from the deep 2008 shock, but also spotlights many companies' growing reliance on foreign migrant labor.

2/13/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: HOMELAND SECURITY - House Speaker John Boehner left open the possibility Thursday of a potential shutdown at the Department of Homeland Security because of a congressional impasse over immigration. He said a shutdown "would be bad," but that Senate Democrats would be to blame if the department's \$40 billion budget were to lapse in late February. "We funded the Department of Homeland Security. And we stopped the both with regard to his executive actions. It's real clear, it's time for senate democrats to get into the game, get on the bill and if they don't like what we have done, then they can amend it."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/16/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: CONGRESS - House Speaker John Boehner is raising the possibility that the Department of Homeland Security may shut down at month's end because of a budget impasse, and is blaming Senate Democrats for it. Democrats responded by saying responsibility would fall on the Ohio Republican and the country would suffer from the needless closing of vital part of government.

2/20/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: NO LOVE - President Obama's policy decisions and public remarks about terrorists have led Rudy Giuliani to a conclusion: Obama "doesn't love you, and he doesn't love me," and most of all, he doesn't think the president "loves America." "What I'm saying in his rhetoric, I very rarely hear him say the things that I used to hear Ronald Reagan say, the things I used to hear Bill Clinton say about how much he loves America. I do hear him criticize America much more often than other American presidents. When it's not in the context of overwhelming number of statements about the exceptionalism of America, it sounds like he's more of a critic than he is a supporter."

2/24/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: MUELLER / NO HOPE - The Obama administration's swap of five Taliban leaders held at Guantanamo Bay for accused Army deserter Bowe Bergdahl may have doomed any hope Kayla Mueller's family had for working out a deal with ISIS, the murdered aid worker's family said in an interview.

3/4/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ELIE WIESEL - Nobel Peace Prize laureate and Holocaust survivor Elie Wiesel told a large group on Capitol Hill on Monday that the threat of a nuclear Iran must be taken seriously and said it was important that Americans hear Israeli Prime Minister Benjamin Netanyahu's speech to Congress. Born on September 30, 1928, in Sighet, Transylvania (then and now part of Romania), Elie Wiesel pursued Jewish religious studies before his family was forced to relocate to Nazi death camps during WWII.

3/5/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: PRIME MINISTER B NETANYAHU - Israeli Prime Minister Benjamin Netanyahu on Wednesday brushed aside criticism from President Obama of his speech to Congress, in which he warned Washington was paving the way to a nuclear-armed Iran. HE REDIRECTED THE DEBATE! The White House was infuriated by Netanyahu's address Tuesday to a joint session of the US Congress, where he laid out Israeli concerns at an emerging world deal with Iran on its nuclear program. Obama, who refused to meet Netanyahu during his 48-hour visit to Washington, dismissed the speech as containing "nothing new," saying the Israeli leader "did not offer any viable alternatives". Iranian President – says that Israel has tainted the Middle East with its own nuclear weapons

3/11/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Hillary Clinton gave a press conference yesterday to explain why she used personal email and a private email server while she was Secretary of State. She contradicted herself all over the place. Sen Tom Cotton of Arkansas writes an open letter to Iran about any nuclear deals by President Obama explaining how the US constitution works. Liberal activists are calling Cotton and the other senators that signed the letter "traitors".

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/13/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: NET NEUTRALITY - The Federal Communications Commission has made its net neutrality rules public. Simply titled "Open Internet FCC-15-24A1," the order runs 400 pages. However, the actual rules encompass only eight pages at the end of the document.

3/16/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: IRAN -Arkansas Sen. Tom Cotton on Sunday stood behind the letter he and fellow Senate Republicans sent to Iranian leaders about their nuclear negotiations with the United States, amid criticism that it undermined Obama administration efforts.

3/17/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISRAELI ELECTIONS ! - Happening Now! In a frenzied last day of campaigning, Prime Minister Benjamin Netanyahu on Monday ruled out the establishment of a Palestinian state and vowed to keep building east Jerusalem settlements "I think that whoever moves to establish a Palestinian state or intends to withdraw from territory is simply yielding territory for radical Islamic for Israel." Josh Earnest – Says Netanyahu's promise of no Palestinian state puts him at odds with the Obama administration that is calling for a two-state solution. "That is something that we are going to continue to work with the international community to achieve diplomatically."

3/18/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISRAEL - Israeli Prime Minister Benjamin Netanyahu claimed victory in elections Tuesday as exit polls put him neck-and-neck with centre-left rivals after a late fightback in his bid for a third straight term. Under Israel's electoral system, the prime minister is not the head of the party that gains the most seats but whoever can build a coalition commanding a majority of at least 61 seats in parliament.

3/23/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ISRAEL - President Obama, in his first extensive post-election comments, leveled tough criticism at Benjamin Netanyahu over comments the Israeli prime minister made in the run up to his election victory, underscoring the deepening tensions between the two men.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/31/15

9AM

3hrs

HERMAN CAIN SHOW: The Indiana Religious Freedom law Prohibits a governmental entity from substantially burdening a person's exercise of religion unless the governmental entity can demonstrate that the burden is in furtherance of a compelling governmental interest and is the least restrictive means of furthering the compelling governmental interest; provides a procedure for remedying a violation; specifies that the religious freedom law applies to the implementation or application of a law.

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CONSUMER / FINANCIAL / CHARITY:

1/5/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: Boy, do I have some generic egg on my face! The January issue of Consumer Reports finds that in a lot of product categories, the dominant brand name tested better than the store brands at Costco, Target, Walmart, Trader Joe's and Whole Foods. I am so biased on this issue. Through the years, I've said store brands are as good, if not better than the name brand at a substantially cheaper price. And now Consumer Reports says I'm wrong. The categories they tested included yogurt, ice cream, dishwasher detergent, laundry detergent, paper towels, toilet paper, facial tissue, and more. Off all the things they tested, the sole category where the store brand was absolutely superior was Kirkland Signature bacon. In every other instance, the national brand beat the store brand! But even with that being case, there's the question of price value. Consumer Reports say that when factoring in the price advantage of store brands, they're almost always the clear winner to put in your grocery cart. Because the reality is that in many of the categories, the store brands did OK. They just couldn't top the brand name. But when you're paying 30% less on average by buying them, you don't need something to be top of the line. While I'm on the topic of Kirkland -- which is Costco Wholesale's house brand -- have you noticed how horrible the Kirkland Signature toilet paper is? I've been forbidden by my wife from bringing that into the house!

1/6/15	12AM	12MINS
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BUSINESS IN THE BLACK: Dr. Paul Murray, national co-Chair of the Coalition for American Renewal and Travis Stegall, CEO of TR Stegall Education Foundation talk about the Global Peace Foundation's effort to build community through programs that include Love, Character, Service and Education.

1/6/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: Today I'm broadcasting live from Las Vegas for CES 2015, the International Consumer Electronics Show. And all I can say is...wow! This is like the SuperBowl and World Series tied up in one for me. It's great to be here and see the innovation at CES. My goal is to give you early word on upcoming deals on electronics, and to let you know what kinds of new tech may make a difference in your life. Here at CES, it's total sensory overload. You may have heard all the talk about drones. Last year's drones were like toys. This year, they're not toys. The drones I'm seeing will change photography, land use planning, privacy issues for celebrities, how authorities do police work and so much more. The drones this year will be more than useful, they'll be affordable. (Though people still tell me they're not easy to fly!) Look for capable drones to price out around \$500. I wear the Garmin VivoFit fitness band. It's become such a big part of my life; my VivoFit told me I walked 23,000 steps yesterday (11+ miles) at CES! My wife, by contrast, got a fitness band and promptly lost it. Wearing one is just not her thing. That's true of so much tech I'm seeing at CES; either you'll see it and love it...or it be a big shrug of the shoulders for you. This year, I'm seeing so many new fitness bands. Particularly hot are the fitness trackers that integrate smartphone capability. I saw one for \$129 that has built-in Bluetooth to use for Bluetooth calling. The big thing with fitness trackers is that by next Christmas, I'm expecting they will drop to \$20. You'll see them as impulse buys in the checkout lines. And then at the other end of the price spectrum, fitness trackers that do all kinds of fancy things will be around \$150. The TVs I'm seeing at CES are beyond unbelievable. I've been absolutely mesmerized looking at them. The price points for 4K TVs (which offer 4 times the resolution of your current HDTV) will be between \$500 and \$1,000. People will try to get you to pay much more than \$1,000 for a 4K TV, but it's not necessary. The other thing I'm seeing are a variety of Roku TVs, which are built specifically for streaming content, all over the floors at CES!

CONSUMER / FINANCIAL / CHARITY:

1/7/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Over the next few weeks, you're going to see some great deals on HDTVs. The reason? No, it's not the lead up to SuperBowl XLIX! It's because the next generation of 4K TVs are getting ready to dominate the retail space. I've seen the onslaught of 4K TVs at CES 2015 (The International Consumer Electronics Show) and it's truly amazing. These TVs offer 4 times the resolution of your current HDTV! The retailers and manufacturers know there's a sea change happening too. So anybody with traditional flatscreen HDTVs in the pipeline is going to be heavily discounting them before they become yesterday's news. I've been watching prices on traditional HDTVs and we're back to Black Friday prices in January! Those prices will go down over the next 6 weeks so retailers and makers don't get caught with too much unloved inventory on their hands. So wait the next few weeks to get a real steal of a deal. And the bigger the screen, the bigger the deal will be because big screen sizes will be among the first to transition to 4K. On the question of 4K TV programming, the reality is there's not a lot of programming yet. Some movies are in 4K and both Netflix and Amazon Prime send out some programming in 4K already. But it will come sooner rather than later. If you do buy a 4K TV this year, buy an off brand. Do not buy a high-end set. Because in 2 years, that TV will probably take a less prominent place in your home as the technology improves even further. Here at CES, I'm seeing some "white label" TVs (Chinese no-name brands) for \$500 with fantastic picture quality. You've never heard of the manufacturer, but the picture is so neat. If you want to hold out with your current HDTV, I recommend you wait until 2017 to go all in on 4K TVs. That's when the early adopters will have helped work out all the kinks.

1/8/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Here at CES 2015, it's clear to see there is a change coming in the cars we drive. But the change is not exactly what you might think. The whole self-driving Google car thing is more of a phase-in than an imminent sea change. For years, we've been in the "fully assist" stage where cars are basically rolling computers that make us safer and smarter. Technologies like forward collision systems, adaptive headlights, and lane departure warning systems have greatly reduced fatalities. And let's not forget about electronic stability control, the most important safety feature. But that's only a pit stop on the road to safety. The cars of the future will be a whole different game, and they will do more and more to eliminate fatalities. Collectively, over the next few years, the improvements in technology will allow us to take fatalities down from the mid 30,000s to the lows 20,000s in terms of numbers of deaths. Fatality rates will keep dropping from there. We won't go to zero, but we will go very close to it. How can I be so certain? Look at air travel. It used to be a risky venture. But today, the technology in cockpits makes flying much safer than it used to be. The automobile industry has lagged behind in that department, so that's the next big wave that will be great for you and me.

CONSUMER / FINANCIAL / CHARITY:

1/9/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Do I have a special warning for you about your passwords that is going to unsettle you. But don't worry, there's also a simple solution you can put in place too! Cleveland.com reports criminals have gotten so good at cracking passwords that if you just a word as your password; or a word and 3 numbers; or a word, 3 numbers, and a symbol -- it will take less than 1 second for hackers to hack into your account! The reason I point that out is because so many places are making you change your password to one they say is strong. They often require numbers, letters, and a symbol. But now the hackers can easily crack that too. It's not enough anymore. So to make a tough password, you need one additional thing: One uppercase letter. If you use one uppercase letter, the 3 numbers, and a symbol, that will take hackers a week to hack in. By adding that one uppercase letter anywhere in your password, you create so many possibilities that the algorithm becomes difficult for the hackers. But who can remember all those passwords for all the different sites you use? The best thing for you to do is to go to Dashlane.com or LastPass.com, as just a couple of examples. They are freemium password management systems that allow you to use all kinds of goofy combinations of upper case letters, lower case letters, numbers, symbols ... and by doing so you will improve your odds of locking out a criminal. By the way, be sure that you never use the same password for a financial site that you use for other sites!

1/12/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: I'm asked a lot of questions about a free app named Acorns that lets you invest small dribs and drabs of change from larger purchases. Here's how this works: You give Acorns your log-in info for your credit or debit card accounts, and then the app rounds up everytime you make a purchase so they can invest your small change for you over time. So let's say you buy something for \$3.24. Acorns will automatically round the purchase up to \$4. Then they take that extra 76 cents and put it in savings. It reminds me of my friend Neal Boortz, a talk radio host who told his listeners to take their change from every purchase and save it. With Acorns, everytime you hit the \$5 threshold in your account, they take it and invest it for you. Now, I should note there is an annual fee of \$12 to use the service. At \$12 a year, the reality is your money may go backwards in the early years. But if you stick with Acorns for years to come, it might be a good way to turn your spare change into a little nest egg. Go to Google Play or the App Store to download the free app.

CONSUMER / FINANCIAL / CHARITY

1/13/15 1-3pm 2hrs

THE CLARK HOWARD SHOW: Worried about living a life of poverty during your golden years? Here's an insurance policy that could prevent that! The number of people living past their 100th birthday is growing. My own mother is 90 and could live who knows how much longer because her physical health is great. Of course, the reality is we don't know how long we've got. So when you hit retirement, the great anxiety of *not* knowing is that you don't know how much to save for later in life vs. how much you can afford to live on and spend in the early years of your retirement. Enter the longevity insurance policy. It is a simple insurance product you buy that most people will never get the benefit of. That's because it doesn't start paying a living benefit until you hit 85! The idea is that with a longevity policy in place, you could plan to blow through all the cash in your retirement plan through age 84. Because the minute you turn 85, you get a check every month for as long as you live. Insurers offer a great benefit on longevity policies. Why? Because they know from actuarial tables that most people who buy the policy won't live to receive any money. But if you do live to age 85, you get that nice monthly check. You won't hear a lot of insurance agents talk about longevity policies because the commissions on them are so small. But they can be a great idea for so many situations where people might otherwise outlive their money. If you want to explore the idea of buying a policy, ask the agent for "the insurance policy that doesn't pay any money until age 85." They'll know what you mean; different people call it a different thing, but they'll know what you mean based on that description. A longevity insurance policy is kind of like a life annuity. People tend to buy either of them in \$100,000 increments. The money you put down generates far more income each month than you could on your own. The optimum time to buy longevity insurance is at the time of retirement. As I said, it could prevent you from living a life in poverty if you don't have to. Of course, when you do buy longevity insurance, the money you use is no longer available for your heirs.

1/14/15 1-3pm 2hrs

THE CLARK HOWARD SHOW: GM is doing a variety of things through their OnStar system that could save you money and maybe even make you some dough! In a new development, GM's OnStar system will give you location-based offers thrown at you as you drive. So you're driving down the street and you get a pop up that says, "Hey, you can save \$2 on your lunch at this particular restaurant" or whatever it is. The good news is that this kind of thing is voluntary. You don't have to have these promotional messages thrown at you. As long as it's voluntary, I say great. In another move, OnStar has an arrangement with State Farm where you can get a potentially lower rate if you let them track you. Again, as long as it's voluntary, great. But if it's mandatory, that's not OK.

CONSUMER / FINANCIAL / CHARITY:

1/15/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Did you receive gift cards you don't want this past holiday season? Here are 5 ways you can turn them into cash. Gift cards are extremely popular this time of year to get and give as gifts. But often, you don't really like the restaurant or retailer somebody else gave you a gift card for. Do you just leave it sitting unloved in a drawer somewhere? No! Try selling it online and turn it into cash. Websites like CardPool.com, GiftCardGranny.com, GiftCardRescue.com, and JunkCard.com offer you the opportunity to unload unwanted gift cards. Sellers can typically expect to make about 70-80 cents back on the dollar. Buyers, meanwhile, can find gift cards discounted up to 30% off the face value. The websites themselves make money on the buy/sell spread. The cards are typically guaranteed to work for up to 180 days after purchase (depending on e-tailer). So don't let that unloved plastic gather dust in a drawer this season. Discount gift card sites can save or make you some big money. Meanwhile, Walmart is even experimenting with its own gift card exchange program. They'll basically give you an e-gift card of their own in exchange for your unwanted gift cards from other merchants. Then they take those gift cards and sell them via CardCash Exchange. You have to do this online to take advantage of Walmart's offer; it can't be done in Walmart stores. Here's an overview of the process: 1. Enter the merchant name and card balance from the gift card you want to get rid of. 2. Enter card number and pin and some basic customer information. 3. Get an eGift Card will be emailed to you in a printable format once your order has been approved.

1/20/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Now that President Obama has given his State of the Union address, a lot of people are buzzing about proposals surrounding free community college and 529 plan taxation. The president basically wants to eat up families that save for college to reward others who do not. I say that's crazy loco. But again, let me reiterate, these are just proposals. The president of what is now the minority party in Congress is trying to establish an image for the Democrats. So what he is espousing is more like a campaign platform than what will become law. The president wants to make community college free and pay for it, in part, by making 529s taxable instead of tax free. That would effectively drive a stake in the heart of any American who saves for college with a 529 when a kid is young. And the reality is that tax-free 529 plans have attracted the middle class, not necessarily those at the higher end of the income spectrum. The president is proposing that all the money in 529 plans be taxed at a punitive ordinary income tax rate. That would basically destroy 529 plans. I don't think we're a country that wants to punish people like this. I have no clue what the political upside to this is for the president. Again, the good news is I can tell you with almost 100% certainty that this is all sound and fury signifying nothing. 529s are and will remain the best way to save for college. 529 plans must be sponsored by a state even though residents of most states can put their money in any state plan. Even more confusing, a state can sponsor more than one 529 plan. And not all plans are created equal. To find the best plan in your state, see my 529 plan guide and follow the links.

CONSUMER / FINANCIAL / CHARITY:

1/21/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: So much of the action in the cellphone world centers on family plans. But what if you're just 1 person looking for a deal? Here's a limited time offer from Metro PCS. You get unlimited high speed data, talk, and text for \$50 a month. This is true 4G LTE data, and it's the unlimited nature of this deal that makes it so special. Many of the phones that are eligible for this offer are very good. You have everything from Androids for around \$50 to larger phablet phones for \$99. But no iPhones. Sorry, iOS people! One of the nice things about Metro PCS is that their price includes taxes and regulatory fees. So your bill should be exactly \$50 a month -- no more and no less.

1/22/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Good news for first-time homebuyers or those who don't own a home today and want to. The strict regulations that forced so many of you out of the market are easing up. It's been difficult during the last 8 years for first-time homebuyers to get a mortgage. Stats show that today only 1 in 3 home sales are to first-time homebuyers. That's down from about half. The requirements surrounding credit score, income documentation, or down payment pushed a lot of first-time homebuyers out of the market. But the good news is there are new rules for FHA loans and conventional loans -- the latter being the kinds of loans from Fannie Mae and Freddie Mac. First, down payments have been reduced. Second, credit score minimums have declined -- although not all lenders are created equal, so the lender you go to could choose to use higher requirements. And third, down payments are lower -- that's key for first-time homebuyers. Meanwhile, the FHA has reduced what it charges for insurance premiums. Yet here's one thing to note: If your credit score is weak, you'll be required to seek financial counseling from a certified counselor. That counselor will walk you through how to handle money in general and how to handle the expenses of a home. My take? I love the requirement for counseling. If we did this all along, we never would have had the foreclosure crisis that hurt our nation so much in the first place

1/23/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Did you upgrade to the latest, greatest smartphone recently? I want you to be sure you're getting top dollar for your gently used old one! We're in the time of year that so many 2-year contracts are expiring and there's a big push from the wireless carriers to get you to buy the latest, greatest cell phones. That's only intensified with the new iPhones and the various hot Android models. People who buy these phones want to be cutting edge, and chances are the phones they already had were pretty fancy. The Financial Times of London estimates there is \$5 billion in unwanted phones sitting in people's drawers at home. Don't let those unloved phones gather dust! In addition to old standbys like Craigslist and eBay, you have some newfangled options too. Coinstar is testing a kiosk called ecoATM.com that uses artificial intelligence and extreme digital photography to determine a value for any electronics gadgets you want to sell to the machine. The ecoATM will fingerprint you and make a photocopy of your picture ID before they make an offer. You get cash or cash equivalent on the spot if you accept their offer. But for 30 days, the company holds onto the phone. If it turns out to be stolen, they turn over your image to the police. It's all part of an effort to try to prevent ecoATM from turning into just a high-tech fencing operation.

CONSUMER / FINANCIAL / CHARITY:

1/26/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: The potentially historic storm set to batter the Northeast has raised a lot of questions about cancelled flights. Before this whole thing is done, we could see 10,000 flights grounded. So what **are** your rights? The reality is when an airline cancels a flight due to weather or mechanical problems, they don't have to do anything for you. Nothing. So it pays to be aware of what's up before you go to the airport and get stranded there! About 70% of air travel in the United States is controlled by 3 full-fare airlines. They each have so many different flight hubs around the country. So you want to see if you can get rerouted through another hub that's not impacted by the storm corridor. But ultimately, this is one of those situations where if you don't have to go anywhere near the Northeast, then you shouldn't! Airlines are given a wide berth to draw up their contracts however they wish. They only have a responsibility to take your money. Everything else is on you. So while you have to pay the full-fare airlines a fee if you need to change a flight, they don't have to pay you anything if they change a flight. It is a stacked deck. In general, you never want to book the last flight of the day. Because if anything goes wrong, you could be stranded overnight. Nor should you book the first flight of the day because it will be impacted if something went wrong last night. The best hours to fly are 9-5. That may not fit your schedule, but those are the best hours. Whenever there's a storm, your first responsibility is to be safe. I always find it funny when something impacts the tri-state area that the media coverage is outsized because all the news operations are based there. They think because they care about, you should too. But the reality is if you're not traveling into or out of the Northeast, this storm will not have a significant impact on your life. If you're ever in a situation where you book a flight way in advance and there is a schedule change, you need to fight for re-accommodation or a refund. It's reasonable to expect a full refund if your nonstop suddenly becomes a changeover and you find out well in advance. You've got to stand up for yourself and assert your rights.

1/27/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Internet service needs more competition in the United States. And it's about to get it in 4 more cities from Google Fiber! Google announced the rollout of Fiber to Atlanta and Nashville today. Expansion plans are also expected to be announced in the North Carolina cities of Charlotte and Raleigh-Durham later this week, according to The Wall Street Journal. Google Fiber delivers high-speed Internet 100 times faster than monopolies and at a better price. Current pricing in Kansas City -- a market that already has Fiber -- includes a \$70/month package with up to 1 gigabit (1,000 Mbps) upload & download speed and a \$120/month package with Internet and 150+ channels (HD included). In many cities, Google Fiber is also providing free lifeline Internet (\$300 setup fee required), which offers the slow speed of about what you have now from the monopoly phone and cable companies. That's a price I like! Let's face it: The Internet experience in the United States today is abysmal. We rank 14th in worldwide Internet speeds. But when Fiber goes in, it will put us on par with the likes of highly wired places such as Zurich and South Korea. Look for hookups in the newly announced cities to start in late 2015/early 2016. As a side-benefit, I'm expecting other Internet service providers to lower their rates in an attempt to compete wherever Fiber goes in. When you think about it, Google has a vested interest to protect in this scenario. As the monopolies meter and throttle Internet use, that could take a bite out of Google's content and ad-driven business model. So Fiber is Google's answer to that.

CONSUMER / FINANCIAL / CHARITY:

1/28/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: With the Super Bowl just around the corner, there are always big deals on TVs during the week leading up to the big game. Best Buy is selling a 55-inch LED for store pickup for \$399. You have to order this online at BestBuy.com and then go pick it up at a local store. \$399 is very cheap for that size of a screen. 55 inches is great especially if you sit back 12 feet or less from the screen in your home. This is a Westinghouse LED, which is an off-brand, and the picture is great. Go to BestBuy.com to see which stores have it available and arrange for store pickup at a Best Buy close to you. Some stores have it, some don't, so you'll have to look around. But my favorite deal -- if you're willing to open up your wallet -- is one that Amazon started for Prime members that has since been matched and undercut by one dollar! I'm talking about this Vizio P series 4K TV for \$1,999. This TV offers 4 times the resolution of your current HDTV! On the question of 4K TV programming, the reality is there's not a lot of programming yet. Some movies are in 4K and both Netflix and Amazon Prime send out some programming in 4K already. But it will come sooner rather than later. The Super Bowl is *not* being broadcast in 4K this year, only traditional high def. But these 4K TVs will digitally up-convert the signal to approximate a 4K experience as best they can. With the Amazon deal, it's only for Prime members at \$1,999. For everybody else, it's \$2,299. (If you're a Prime member, you'll only see \$1,999 when it's in your cart.) But Costco has matched the price at \$1,999. And Sam's Club has undercut them both by one dollar at \$1,998!

1/29/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Buying insurance is dull. Most insurance is still bought from an agent because it's based on that traditional relationship. But direct writers are growing. Geico and Progressive are 2 examples of marketing powerhouses in selling direct. USAA is another, but their insurance services are exclusively for military. Now coming into the mix is the idea of buying through a website as an electronic agent. For people who are younger and never experienced a relationship with a real live agent, this is particularly appealing. PolicyGenius is testimony to that. Now it is rumored that Google will get into price comparison on various insurance products. If you have an agent you've relied on for their advice in the past when the chips were down, then that agent is worth it. But if you never had that relationship and you are used to buying things electronically, I say try a direct writer, particularly the ones online. Be aware that some comparison sites are actually captives, not true comparison sites. If you get quotes and they're all from one company, you'll know you're in that situation. One that I like is PolicyGenius.com. You do a brief registration and then you answer a questionnaire that takes about 3 or 4 minutes. Some of the questions can be pretty intrusive, but you want to answer honestly so you can get the right quotes. Quotes for level term life insurance, disability insurance, renter's insurance, and even pet insurance are all available. You can have quotes emailed to you and nobody will ever call you, unless you want them to.

CONSUMER / FINANCIAL / CHARITY:

1/30/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Are you doing your taxes? Kiplinger's Personal Finance magazine has put together a list of things that will get you flagged by the IRS this tax season. Here are 14 audit red flags that will trip you up: 1. You make too much money. The IRS will target those with incomes above \$200,000. You have a 1 in 30 chance of being audited. 2. Not reporting taxable income. You must report all 1099s and W-2s, even if you believe them to be incorrect. (Deal with the discrepancies after filing.) 3. You give a lot of money to charity. The IRS knows what others who make similar income to you tend to give and will question you if you're claiming too much. 4. Claiming day-trading losses on Schedule C. 5. Claiming rental losses. 6. Deducting business meals, travel and entertainment. 7. Claiming 100% business use of a vehicle. Be careful, salespeople! To counter any possible IRS questions, I know someone who keeps a paper log on the dashboard and writes down every mile for work, the date and what it was for. If you do want to claim all the cost for a business expense, be sure you have another vehicle too. 8. Writing off a loss for a hobby. 9. Claiming a home office deduction. 10. Taking an alimony deduction. 11. Running a business where almost all money is in cash. 12. Not reporting a foreign bank account. 13. Engaging in currency transactions. 14. Taking excessive deductions. Again, the IRS knows what is outside normal bounds based on your income.

2/2/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Verizon continues pushing its supercookies on users to track everything you ever do on a phone -- every email, every page you visit, everything you click -- to build a data-rich dossier and sell it to marketers. AT&T had its own supercookie as an experiment too, but they abandoned the project about 3 months ago. Verizon, however, continues to stubbornly impose theirs. Worse still, there's no really effective one-click way to opt out. The best thing to do at this point is call Verizon at 866-211-0874 to opt out. I'll continue to update this page as more info becomes available. For you as a consumer, I say go to the other guys. T-Mobile will pay your early termination fees, AT&T is cheaper than they were, and Sprint will cut your bill in half.

2/3/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: The modern digital era brings with it a lot of new challenges. For example, what happens to your accounts, usernames, and passwords when you die? The law has been silent on this, which has created an ad hoc mess. The truth is people often make sure that a loved one has their info. For example, we have a sheet in a lockbox where my wife has access to all my info. But what if you don't have any usernames or passwords before a person passes away? What do you do in that case? Delaware has passed a law to deal with this debacle and it's infuriated the Internet powers that be. The Fiduciary Access to Digital Assets and Digital Accounts Act allows the estate's executor access to all usernames and passwords without a court order, which is what it used to take. Sounds smart to me! Florida, Virginia, Indiana, Kentucky, Nebraska, New Mexico, North Dakota and Washington are now looking at copying the Delaware statute to protect their citizens, according to The Wall Street Journal. Google, meanwhile, has a solution of its own. They've rolled out the poorly named Inactive Account Manager as a feature if you're in the Google orbit. I activated my Inactive Account Manager and designated a couple trusted individuals who have access to all my Google activities. I set mine for 90 days. After 90 days of no activity on my accounts, my designees will get all my info to access everything I have on Google. I hope Facebook will follow their lead and come up with a method to allow trusted family and friends to have access to take over a page in a similar way. People's web presence is so much a part of our lives now. If you are a Google person, go to Google and type in Inactive Account Manager on your Account Settings page so you can turn this on too.

CONSUMER / FINANCIAL / CHARITY:

2/4/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for a cheap commuter car? The Elio could be your answer -- if it ever sees the light of day! I've gotten dozens of calls about a 3-wheel car called the Elio. You have to pay a nominal fee to reserve this car. In fact, they've received many tens of thousands of reservations. Many people have asked me what I think about the Elio. The idea of a commuter car geared to 1 person that gets 100 or so miles per gallon has real legs. But Elio now says they need another \$230 million to get production going. They've apparently spent \$65 million and the first car even remotely possible isn't set to happen until sometime mid next year, according to The Times of Shreveport. (The plant is supposed to be built in that Louisiana city, but right now it is vaporware.) If you've paid a deposit, who knows if you'll ever receive your car or your money back. But this is something people do because they believe in it. When people have asked me about Elio, I've told them they could lose their money. But I should stress this point: There is no hint of any funny business with Elio. It's just that the car business is a hard business to get into, which is what makes a company like Tesla so unique. The world is littered with failed car startups. Tesla seem to be the exception to the rule. Let's hope Elio can mount that hurdle too!

2/5/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: It's the latest in a string of high-profile breaches that has included Home Depot, Target, the Heartbleed breach, and Russian hackers getting 1.2 billion usernames and passwords. And now, in the midst of a severe case of "breach fatigue," we're getting word of the Anthem data breach. Anthem isn't yet sure how many people's records were stolen by hackers. But it looks like hackers got the names, birthdays, Social Security numbers/medical identification numbers, addresses and employment data (including income) from a database that had info on 80 million people across 14 states. (No credit card information was accessed, nor was medical information like claims, test results or diagnostic codes.) Anyone who has been impacted by this breach will receive written communication from Anthem in the coming weeks. In the meantime, there's a dedicated website at AnthemFacts.com and a dedicated hotline at 1-877-263-7995 if you have additional questions. As usual, the company is offering free credit monitoring to all those who were hit. Credit monitoring essentially puts fraud alerts on your credit files with the 3 main credit bureaus. These alerts are meant to raise a flag to potential creditors, alerting them to carefully verify an applicant's identity before extending credit. But very often these alerts are ignored. That's why a credit freeze is superior to credit monitoring. A credit freeze allows you to seal your credit reports so no new applications for credit can be initiated in your name without your knowledge. When you do a credit freeze with the 3 main credit bureaus, you get a PIN that only you know. This PIN can be used by you to temporarily "thaw" your credit so that legitimate applications for credit and services can be processed. Without this PIN, a criminal would not be able to establish new credit in your name even if they are able to take over your identity. Freezing your credit files has no impact whatsoever on your existing lines of credit, such as credit cards. You can continue to use them as you regularly would even when your credit is frozen.

CONSUMER / FINANCIAL / CHARITY:

2/6/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Cable prices keep going up and up. The average cable bill is \$92 a month, according to the latest estimates I've seen. Soon the average will break \$100. Why? Because cable rates are rising at 4 times the rate of inflation. So is the cable company ripping you off? That depends on how you look at it. The reality is cable companies mark up the bill 600% above their cost of programming. But programming costs are rising too. That's why you see channels going dark on different providers as they fight about carry charges. The biggest battles are over sports. DirecTV rates are going to rise by roughly 6%, which they're mostly blaming on sports programming. The rights fees for sports programming are billions and billions of dollars and that's what a cable channel like ESPN has to pay to a particular league or a college. So they turn around and raise their rates on the cable or satellite providers. It is a vicious spiral upward. So what are you to do? If you hate how much you're paying, some providers now offer program packages without the sports channels if you're not a sports person. I've talked about Sling TV which is an over the top service for \$20 month that actually includes ESPN. Then there's Netflix, Hulu, and Amazon Prime. So don't feel like the pay TV monsters have you over a barrel. You have options. If you think you can live without sports, it is so easy for you to try the alternatives and save serious money.

2/9/15 1-3PM 2HRS

CLARK HOWARD: Printers are the kind of purchase that people make based on price sensitivity. Few understand that the real cost of a printer is not its upfront expense, but rather the cost of replacement ink over its lifetime. Most printer manufacturers have adopted the Gillette shaver business model. Gillette takes a loss on every handset and makes it profit on replacement blades. Hewlett-Packard -- the dominant printer company -- exemplifies this approach. They lose on every HP printer they sell just to make a handsome profit on ink cartridges. Consumer Reports recently took a look at printers and recommended the Brother DCP-J140W for \$80 as one of its Best Buys. And even though HP has the business model it does, another printer the magazine liked was the HP Officejet Pro 8100. That one sells for around \$100 and costs 1.5 cents per printed page. A few other printers the magazine really likes are the HP Officejet Pro 251DW (inkjet, \$230), the Epson Expression Premium XP-620 (all-in-one inkjet, \$90), and the HP Officejet Pro 8620 (all-in-one inkjet, \$200).

2/10/15 1-3PM 2HRS

CLARK HOWARD: The promise of credit repair outfits is an alluring one -- they say they'll remove bad credit marks from your record for a price. But what's the real deal? In a recent Consumer Federation of America survey, more than half of all respondents thought credit repair firms were a legitimate way to improve a credit score. In reality, nothing could be further from the truth. What these firms typically do -- and this was very common last decade -- is use a technique to temporarily raise your score by a significant number of points for just a few weeks before it plummets back down again. But the credit bureaus have gotten wise to this technique over the years. Anyone who says they can magically eliminate bad items on your credit report is telling you a big lie. Keep your money in your own pocket and don't give it to them for their supposed "services"! Better yet, use it to pay the debts you owe and that will improve your credit score on its own. Know that there is no magic wand for credit repair. If you need help, get in touch with the National Foundation for Credit Counseling.

CONSUMER / FINANCIAL / CHARITY:

2/11/15

1-3PM

2HRS

CLARK HOWARD: A new model for emergency roadside assistance. I've been a member of AAA *forever* and have a love/hate relationship with the service. Sometimes when I've needed them they've been right there for me. That's the love part. Other times, it seems they never show up. That's the hate part. All in all, that's the randomness of being an AAA member when the chips are down and you need that roadside assistance! Enter Urgent.ly, a new app developed by somebody who decided what works for Uber in the car for hire world can work for the world of roadside assistance. So let's say you get a flat, or your battery dies, or you run out of gas, or any of a host of other car trouble scenarios. By using this app, you can get a sense of price, location of tow trucks, reputations of drivers, and even an estimated time of arrival!

2/12/15

1-3PM

2HRS

CLARK HOWARD: More than 1 in 3 of us are clueless about what our mortgage interest rate is, according to a new BankRate.com survey. Think about it: Your mortgage is the #1 expense in our lives and 33% of us don't know what interest rate we're paying! What you don't know can hurt you. If you don't know your interest rate, how can you know if you should be refinancing? Right now, the rates are so dirt cheap that people with decent credit can get a 15-year refinance at or below 3% or a 30-year mortgage right around 4%. If you have just a few years left, credit unions offer 7 year and 10 year refinances with rates down in the 2s. But the rate is not all you look at. It's key to look at the expenses -- both points (which are junk fees where you pay 1% of the money you're borrowing) and closing costs. I told you recently that half of people who shop for a mortgage only get a single quote. Big mistake. People will comparison shop like crazy on consumer items, but they find the loan process so intimidating that they're one and done. MTGProfessor is a website that does so good at explaining in layman term's everything about mortgages. I've had Prof. Guttentag on the show before and he's a great guy. You can even post a question for the professor on his website and he may well be able to help you. This is your money. Don't waste it!

2/18/15

1-3PM

2HRS

CLARK HOWARD: Google is preparing to enter the wireless market with a new service that promises to send calls beyond just your cellphone. The details about the new Google service are being leaked on industry blogs. Word on the street is that you will be able to port your number from whoever you're with to the new Google service that reportedly will be called Nova. As for a launch date, there's no official word yet. But it could be as soon as this spring. So why would you switch? Well, the rumors are that there will be some level of plan that will be free for monthly service, along with other levels that will cost just a tiny fraction of what you now pay for service. I'm expecting that to mean somewhere around \$10 to \$20. The reality is what you pay for cell phone service is going down, down, down. You may think a triple digit bill is normal. But we're moving to cheaper, more reliable, and faster. When you port your number to Google, they reportedly have a feature that will let you get your phone calls on any device on which you have a Google account. So that means computer, tablet, smartwatch. The data will be available across platforms. They have also developed a technology like Republic Wireless where behind the scenes your service seamlessly migrates to the most cost-effective network: Cell, wireless, wireless mesh network. But the Google thing is off in the future for right now. For now, you can do Republic for \$10 a month for unlimited talk and text, plus unlimited data when you're on wifi. I'm telling you, between Google and Republic, the Verizons and AT&Ts of the world will be dinosaurs with their very expensive plans. Do not sign any contract with a cell phone company or you'll be prisoner for the next 24 months to their ridiculously high prices. And then you'll miss out on the cost savings until your contract is up. Remember, the cost of the phone is not what matters, it's the cost of the service!

CONSUMER / FINANCIAL / CHARITY:

2/19/15 1-3PM 2HRS

CLARK HOWARD: More competition in the organic foods market means lower prices for you if you want to eat healthier. It's long been taken as an article of faith that in order to eat healthy, you had to blow the budget. That may have been true in the past, but no so much anymore. Whole Foods is getting pricing pressure from Walmart Trader Joe's, Target, and other retailers. The Wall Street Journal reports, "Whole Foods has started offering more discounts, adding value-oriented brands, and matching lower prices of its competitors." Bloomberg notes that Whole Foods has put an emphasis on cheaper produce prices thanks to competition from Walmart and Kroger. And they're also giving way to pressure and readying a loyalty club with discounts for customers. Maybe I'll have to stop calling the company "Whole Paycheck" and call it "Three Quarters Paycheck"! So don't believe you have to pay through the nose to eat healthy food. Whole Foods locations will lower prices because the marketplace is busting wide open with competition.

2/20/15 1-3PM 2HRS

CLARK HOWARD: When you're shopping, the stores that treat you the best are the ones that deserve your money, right? The American Customer Satisfaction Index once each year rates retailers and let you know who is making you happy and who isn't. The highest score in the specialty retail stores category goes to Costco Wholesale. They beat all the department stores with all their marble and fancy fixtures. Costco is #1 year after year. This year, though, Costco has a crosstown rival who has nudged past them in the department and discount stores category: Nordstrom. This company has a culture of exceptional service, though they are a completely different kind of store than Costco! The other two wholesale clubs also got great scores, though not as high as Costco. Who stunk it up? Walmart got the worst score of any retailer in the country. In the supermarket industry, there's a new champion: Trader Joe's. They got the best rating of any supermarket chain in the country for customer service, in addition to having great prices. They did significantly better than Whole Foods, which is a beautiful chain but frightfully more expensive. The other supermarket that did well is regional chain Wegmans in the Northeast. (Walmart came in last in groceries in addition to as a general retailer.) Kroger did just OK, but not great. Aldi, meanwhile, tied with Whole Foods. If you live in the 30+ states with Aldi, they do a phenomenal job at saving you money on groceries. (Interestingly, Aldi and Trader Joe's both have common ownership.)

2/23/15 1-3pm 30MINS

CLARK HOWARD: With the news that Disney has raised admission prices to all of its parks, I want to tell you the best ways I know to save money when you want to visit the Mouse! Well, now it's official. The cost of a trip to the Magic Kingdom is going up to \$105 a day for Magic Kingdom. The other Orlando parks that are less popular are \$97 a day. (Disneyland is \$99.) Unfortunately, the cost is the cost with the price of Disney parks. There's not a lot you can do to save, unless you're military. What you've got to do is try to save on where you stay and where you eat. I recommend that you buy The Unofficial Guide to Walt Disney World as a starting point. They'll tell you all kinds of money and time-saving tips that the parks don't want you to know. That's the key to getting the best value out of a trip. For example, it's so important to know how to navigate the parks: What order to go to things, where to go first when you arrive, what time of day to arrive. Knowing that makes a trip so much more enjoyable. For my money, I say make sure you take ponchos from the dollar store with you for afternoon and evening thundershowers instead of buying overpriced ones for \$10 at the park. Sure, they won't have cute characters on them, but they'll help you keep more of those other kinds of "characters" in your wallet.

CONSUMER / FINANCIAL / CHARITY:

2/24/15 1-3pm 3hrs

CLARK HOWARD: Target is still recovering from the brutal effects of how they've been treated in the marketplace after their Christmas 2013 security breach. IN trying to put the pieces back together, they're spending a fortune to beef up Target.com. In the ongoing war between Target vs. Amazon vs. Walmart, Target raised the ante by lowering the minimum for free shipping to \$25. (Amazon is \$35 for free shipping [for non-Prime customers] and Walmart has a free shipping threshold of \$50.) As you probably know, Amazon also has its Prime membership that offers 2-day free shipping with no minimum for those who pay \$99 annually. In addition to the free 2-day shipping on most online purchases, Amazon Prime also offers a free streaming service that's like a Netflix wannabe, and limited free Kindle e-book downloads. (With its sparse streaming library, Prime is *not* a viable substitute for Netflix or Hulu Plus yet.) So at \$99 each year, you really have to assess the value of what's being offered by Amazon and decide if you want to pay for "free shipping." Consider this: Amazon was once the cheapest place to shop, but that's no longer the case in many product categories. More often than not, Target.com will generally be cheaper than Amazon.com.

2/26/15 1-3PM 3hrs

CLARK HOWARD: Microsoft is having a tough time figuring out where it fits in the modern era. Don't get me wrong; the company still generates massive revenue. But they're not a "hot" company like Apple. In fact, unlike Apple, Microsoft announcements generally go unnoticed. But here's one I want you to know about... Right now, you can get Office 365 Education for Students for free! This is available at no cost to students, teachers, and others in the education world who are enrolled at qualifying schools. Just enter your email address at that link to see if you're eligible. You can install Office on up to 5 PCs or Macs and on other mobile devices, including Android, iPad, and Windows tablets. Microsoft is also offering a full version of Office designed specifically for phones and tablets for free! Just go to Google Play or the App Store to download it. People in the corporate world use Microsoft Office by rote, but that's not the case in the small business market and the consumer market because of the expense. So Microsoft is trying to come up with a replacement business model and this is it. Once you do the free download, you can run Office on your iPads, iPhones, Android phones, and Android tablets.

2/27/15 1-3PM 2HRS

CLARK HOWARD: If you end up losing a body part, prosthetics can be expensive. But the miracle of new technology has a cost-effective answer. One person can make a difference in ways that are so unexpected. I read a story in The Los Angeles Times that absolutely inspired me. Mick Ebeling had read an article about 16 year old Daniel who had his hands and arms blown off in the civil war that's plagued Sudan. Daniel was in a remote hospital, and could not do anything for himself. He depended on others for everything. So Mick, who was a political science major who became a Hollywood producer, decided he could make a difference. He comes up with this crazy idea to travel to Sudan with a laptop computer and a 3D printer. Mick goes to this remote village and makes an arm for Daniel. It took 2 days for the really cheap 3D printer he brought to fabricate what the newspaper says is a "skeletal plastic hand bolted to an arm-like cylinder." Now Daniel can feed himself with a spoon, and step by step, he's has a chance at having more function in his life. Mick is now part of a group called Not Impossible that has volunteers working to solve things like this. Their whole idea is to use 3-D printing to make these prosthetics as cheap as possible. This guy inspires me. We hear so much about bad technology, with the spying on you and the constant invasion of privacy. But this is a good use of technology.

CONSUMER / FINANCIAL / CHARITY:

3/2/15 1-3PM 2HRS

CLARK HOWARD: If you bought laminate flooring from Lumber Liquidators in the last 4 years, there's a chance you may have been exposed to unsafe levels of formaldehyde. Read on to learn about the next steps you should take. There have been so many unsafe missteps in the housing market in the past. We've seen the problems with polybutylene piping; the fake wood siding on houses that manufacturers knew was defective; and the defective sheetrock that damaged people's homes from the inside out, to name just a few. Now we have a new 60 Minutes piece about Lumber Liquidators that's ignited a firestorm. Here's the upshot: Lumber Liquidators is said to have purchased laminate flooring that contained close to 20 times the amount of formaldehyde allowable by law from several Chinese factories. A known carcinogen, formaldehyde is present in glues used in the manufacturing of flooring. While some formaldehyde is permitted in flooring, California pioneered tight caps on how much of it could be present in the finished product, and those caps are being adopted nationwide this year. The 60 Minutes segment has hidden video of 3 managers in Chinese factories fessing up to the unacceptable levels of formaldehyde in laminate flooring made for Lumber Liquidators. At least one manager also admitted to falsely labelling the flooring as CARB (California Air Resources Board) Phase 2 Compliant -- meaning it follows strict standards for formaldehyde emissions in wood flooring, even though it didn't! The founder and chairman of Lumber Liquidators has vowed to investigate.

3/4/15 1-3PM 2HRS

CLARK HOWARD: If you're a small investor, where can you turn and what can you do when you need investment advice? With investing, it's like an alphabet soup. You've got the 401(k), Roth IRA, traditional IRA, SEP, and one and on. But when you open up one of those plans, that's just the house. What furniture will you put in it? Those are the actual investments you've got to make a decision about. The financial service industry is not geared to anybody who's not Daddy Warbucks. If you're a small investor, it seems like you have nowhere to turn. But there is hope. Vanguard, Fidelity, T Rowe Price, Charles Schwab, and TIAA-Cref all offer free or low-cost guidance to the small investor. Vanguard and Fidelity in particular will even work with a surviving spouse to actively manage money in exchange for a small fee. Vanguard Advisor will give you direct guidance if you have \$100,000 or more for a tiny price -- less than one-third of one percent! If you want more handholding, it's always a good idea to pay for advice from a fee-only financial planner via NAPFA.org and GarrettPlanningNetwork.com.

3/5/15 1-3PM 2HRS

CLARK HOWARD: If you're a small business and you need to save money, listen up to this. A company I've talked about a few times recently, Square, has become a huge player in allowing any small business to take credit card payments on the go. Square offers a plug-in device that can be used with most Apple and Android devices to process credit card transactions anytime, anywhere. There's no monthly fee, no contract and the plug-in device itself is free. You simply pay a merchant fee of 2.75% on every swiped transaction. Another alternative is one from PayPal called PayPal Here that works with Apple iOS and Android products. PayPal has introduced a new wrinkle with their reader: If you do more debit card transactions than credit card transactions, you can lower your transaction cost from 2.7% to about 1.7%. Meanwhile, a third competitor is Intuit's GoPayment. It's another free piece of hardware for Android, iPhone and BlackBerry. The merchant fee is 2.7% for low-volume users and again you can process payments right there on the spot. Finally, the latest entrant to the marketplace is Amazon Local Register. Swiped transactions are 2.5%. I love these new developments because they can be a potential saver for those with irregular transactions. Yet they're not the best way if you do high dollar ticket transactions. In that case, you may want to look at the merchant processing offers through Sam's Club or Costco Wholesale. But the bigger question is this: Will these competitors force traditional merchant processors to lower their rate for merchant clear on services in mobile businesses? Because right now, mobile businesses get eaten alive.

CONSUMER / FINANCIAL / CHARITY:

3/6/15 1-3PM 2hrs

CLARK HOWARD: In the aftermath of the Anthem breach, I've recommended people do a credit freeze. Yet there's a question that has popped up again and again about what happens after you freeze your credit. When someone freezes their credit, they may get a letter in their mailbox asking if they want to stop pre-approved credit card offers from coming to their address. The letter asks them to write their Social Security number and mail it back. Naturally, if you're worried about identity theft, the last thing you want to do is put down your Social Security number and send it off in the mail! Here's how I prefer you handle the situation: My first preference for you opting out is to go to OptOutPreScreen.com or call 888-567-8688. This website is a joint venture of the credit bureaus that lets you tell them you don't want their junk mail! But note this well: You will be required to give your Social Security number. That's how credit bureaus track people, so it's a necessary part of the process. This is a legitimate request for your Social Security number! Two special notes about OptOutPreScreen.com: First, as you're doing this online, be sure you select the "Electronic Opt-Out for Five Years" option. The default selection will actually sign you up for more junk mail, so be careful! Second, opting out of these offers is especially important if you move and your mail goes to an old address, or if you have a jointly shared mailbox. And here's another way to cut down on your junk mail: DMAChoice.org and CatalogChoice.org both help you get fewer direct mailings and catalogs in your mailbox. The latter has recently been rebranded as TrustedID Mail Preference Service.

3/8/15 6AM 30MINS

3/9/15 12AM 30MINS

PERSPECTIVES: Angela Williams – Advocate HB17 Georgia's Hidden Predator Act. Angela Williams is a passionate crusader for the cause of child sexual abuse prevention. She founded VOICE Today in 2008, a non-profit organization providing awareness, prevention and healing programs and resources. She has launched THE VOICE MOVEMENT to promote social change to protect the innocence of the next generation of children. HB17 - The Georgia Hidden Predator Act strives to give survivor of child sexual abuse justice by: extending the civil statute of limitations; opening records currently closed to survivors of investigation evidence gathered when they were a minor; and by providing a two year window clause making possible for anyone to take action against their perpetrator for a two year time period.

3/9/15 1-3PM 2hrs

CLARK HOWARD: Video content on apps is about to get a whole lot safer for kids thanks to a new initiative from YouTube. I was watching a video with my 9 year old son that his friend has told him about in school. It was a drag racing video and I thought, "OK, that sounds a bit extreme, but we'll see..." They had all these cameras and mics inside the drag cars. Boy, oh boy, the language I heard is something I wasn't prepared for! I had to dial the volume down after the second nasty word. Later on I watched the whole thing when I was out of my son's earshot and it was all toilet talk. And sometimes even if the video you're watching with your child isn't objectionable, the commercial that runs before it will be. That's created a real need in the marketplace. Parents want safe zones for their kids when they're online. So YouTube is stepping up with its own solution. They have a new kids channel app simply called YouTube Kids that is completely safe, free to use, and has kid friendly shows and video content. Programming you'll find on the app includes Sesame Street, TuTiTuTV, Reading Rainbow, Thomas The Tank Engine, Yo Gabba Gabba, Talking Tom, National Geographic Kids, Jim Henson TV, Pocoyo and Dreamworks TV. The app is available for both Android and iOS.

CONSUMER / FINANCIAL / CHARITY:

3/10/15

1-3PM

2hrs

CLARK HOWARD: If you were to buy a new iPhone 6, you'd pay \$650 for the basic model if you're going non-contract. But with a contract, you get it for \$200 and then the wireless company bakes the loss they take on subsidizing the phone at a cheap price into the 24-month contract. So you ultimately pay a huge additional amount per month for service. But people who are really thrifty buy reconditioned iPhones and save big money when they go non-contract. Same thing in the Android world. The Wall Street Journal says the OnePlus One that you buy non contract for \$299 is an amazing phone. It's only available for sale on Tuesdays. (Don't ask me why!) The OnePlus One can only be used on T-Mobile, AT&T and others that run on GSM. I bought a OnePlus One and it knocks my socks off. It is by far the best phone I've ever had. We're talking a 5 and a half inch screen, lightning fast, beautiful graphics. Very impressive stuff. That's just one example. Motorola has a variety of phones you buy non contract that start at \$100 and go up from there. You've got the Moto e, Moto G and Moto X. There are others too. T-Mobile and AT&T sell another great affordable phone non-contract called the ZMax from ZTE for \$200 to \$250. And Huawei sells a phone that is the biggest of the phablets for \$295 no contract. The Apple story is more difficult. If you want to go non-contract and hold down the monthly price, you're going to have to buy a 5C. You can get one new for \$280, but reconditioned ones start at \$100 or so. DealNews.com is a great website to check for discount phones if you are in the market for a new one.

3/11/15

1-3PM

2hrs

CLARK HOWARD: A Finnish study written up in U.K. newspaper The Telegraph talks about dry heat saunas as the poor man's pharmacy. This is a device that only in the last 3 years has become a consumer item within the reach of so many people. Dry heat saunas will reduce the risk of heart attacks in middle aged men by roughly two-thirds -- simply by a man spending time in one of them. Researchers don't know what the properties are that make it this magic pill for cardiac health. Yet if a man goes into a dry sauna two to three times a week, he'll lower his risk of heart attack by 25%. If he does it four or more times a week, the risk drops by 66%! Dry heat saunas also helps reduce coronary heart disease by 50% if you use them four or more times a week. Cardiovascular disease deaths were cut by 50% too. Nobody really knows why, according to researchers. Clearly, though, time spent in a sauna is time well spent! My wife has a circulatory illness that benefits from dry saunas. So when Costco Wholesale had a sale on one of them for a three-digit price, I bought it for her as a surprise. But I've been using it more than she has! Ours came in a crate and the pieces assembled in about 45 minutes.

3/12/15

1-3PM

2hrs

CLARK HOWARD: Do you like to watch Shark Tank? Do you have ideas or inventions that you think could make you rich? Quirky.com can help you get the ball rolling on your invention... and it won't involve any cash from you! Here's how it works: You pitch an idea you have. If they like it, they spend the money to build that item and see if it will actually work. There are real people just like you making big money from their ideas. The Quirky invention I've seen in stores is called Pivot Power. It's like a powerstrip that can bend into a circle. The New York Times report Jake Zien, the product's inventor, has now reaped \$700,000 from his invention. Quirky basically takes on the risk if they're interested in your idea, and if it sells, they share the reward with you. So if you have an idea to take to the next step, maybe Quirky can get it done for you.

CONSUMER / FINANCIAL / CHARITY:

3/13/15

1-3PM

2hrs

THE CLARK HOWARD SHOW: Have you seen TV shows like Tiny House Nation or Tiny House Hunters? There's a trend toward smaller housing going on all over the country. It started in Seattle, San Francisco, New York, Washington D.C., and Boston. But now it's going on away from the coasts too. Microhousing is what happens when you get an entire apartment's worth of living space into the size of a traditional hotel room -- somewhere around 320 sq ft. Using CAD, developers can get in a galley kitchen, a bathroom, and either a 1 BR plan or a studio setup, depending on the layout. Rents are in the range of \$500 a month to \$650 a month when you're out of the most expensive cities. (That's not true in Seattle, San Francisco, New York, Washington D.C., and Boston) When you're talking about the bigger cities, an architect in San Francisco came up with a design for a 250 sq. ft. condo -- roughly one-tenth the size of a typical house in America. That's smaller than a typical bedroom in a modern house. By using intelligent design, it may not be roomy, but it's functional. But here's the kicker. How much do you think these condos sell for in San Francisco? \$279,000 - \$330,000! Most places in America, you can buy a whole house for that kind of money! Yet still, if you think about affordable options, this is a good start. The Habitat for Humanity homes I help build use computer aided design to utilize every inch of available space. This allows them to build 4 bedroom, 2 bath homes with only 1,000 square feet. The upshot is, if we can live with less, we can make places for people that are decent and affordable.

3/15/15

6AM

30MINS

3/16/15

12AM

30MINS

PERSPECTIVES: Carolyn Polakowski – Fragile Kids Foundation | Kathy Times – How to Wow 1 or 1000

The Fragile Kids Foundation is a non-profit organization that provides wheelchair lifts for home and vans, ramping, specialty seating, bathing equipment, toileting equipment, therapy bikes, strollers, and much more to the medically fragile children of Georgia. We look ahead to their annual fund raiser. Then we talk with media consultant Kathy Times about an upcoming seminar designed to teach citizens to get their messages in the media and to wow one or one thousand.

3/16/15

1-3PM

2hrs

THE CLARK HOWARD SHOW: Payday lenders offer consumers an easy way to bury themselves under mounds of debt. The typical payday lender allows you to walk into their establishment, turn over a personal check that's postdated to your next pay date and walk out with cash -- minus some high fees. Employers who worry that the effectiveness of their cash-strapped employees will be sapped when the workers feel the stress from taking out a payday loan can now do something about it: Lend them the money themselves! There are several companies I've talked about in the past that offer a way to let employers make short-term loans to employees at one-fiftieth to one-tenth the cost of a payday loan. FlexWage.com and EmergeWorkplaceSolutions.com are a couple of companies that make this seamless for those employers who want to participate. Employers don't lose money on these programs. The programs just protect employees from being financially destroyed by the scum in the payday lending industry. Cleveland.com reports there's a new option for employed called TrueConnect. Through TrueConnect, the payday loans have just 24% interest on amounts ranging from \$1,000 to \$2,000. Borrowers need to be on the job for at least 90 days and be signed up for direct deposit of their checks. (Employers aren't on the hook for any money if the loan defaults.) If you're an employer, take a look at these opportunities. It costs you nothing, but it could help keep your employees out of harm's way.

CONSUMER / FINANCIAL / CHARITY:

3/17/15 1-3PM 2hrs

THE CLARK HOWARD SHOW: Payday lenders offer consumers an easy way to bury themselves under mounds of debt. The typical payday lender allows you to walk into their establishment, turn over a personal check that's postdated to your next pay date and walk out with cash -- minus some high fees. Employers who worry that the effectiveness of their cash-strapped employees will be sapped when the workers feel the stress from taking out a payday loan can now do something about it: Lend them the money themselves! There are several companies I've talked about in the past that offer a way to let employers make short-term loans to employees at one-fiftieth to one-tenth the cost of a payday loan. FlexWage.com and EmergeWorkplaceSolutions.com are a couple of companies that make this seamless for those employers who want to participate. Employers don't lose money on these programs. The programs just protect employees from being financially destroyed by the scum in the payday lending industry. Cleveland.com reports there's a new option for employed called TrueConnect. Through TrueConnect, the payday loans have just 24% interest on amounts ranging from \$1,000 to \$2,000. Borrowers need to be on the job for at least 90 days and be signed up for direct deposit of their checks. (Employers aren't on the hook for any money if the loan defaults.) If you're an employer, take a look at these opportunities. It costs you nothing, but it could help keep your employees out of harm's way.

3/18/15 1-3PM 2hrs

CLARK HOWARD: Do you have money to invest, but you're not sure where to put it? Most people who are unsure about investments hire someone to help. Here's how to do that the right way. There are plenty of investment products that may not be the best choice for you, but you may be sold them by a commissioned salesperson because the commissions are just so humongous. For example, variable and index annuities are referred to as 'sold', not 'bought', since people don't buy these on their own -- they are convinced to do so. Salespeople use code words such as 'retirement secured account' and other phony phrases to keep from tipping you off that you're being sold an annuity. Sometimes a Life, or Immediate Annuity makes sense, but the commissions are so low you won't hear much about them. I want to warn you away from another term: "fee-based planners." These salespeople start with a fixed fee, but the commissions on products they may sell you defray those initial costs, which again, may not be in your best interest. Honest commissioned salespeople will rise above their personal interests and sell what's right for you. The stakes are so high in investing that you should consider fee-only planners. They'll give you a fixed price up front for their services, regardless of the product they recommend. You won't have to worry about conflict of interest. Their success will depend on your good word of mouth and how well they did by you. To find a good one, go to the National Association of Personal Financial Advisers website, NAPFA.org. Another good resource is Garrett Planning Network: GarrettPlanningNetwork.com.

CONSUMER / FINANCIAL / CHARITY:

3/19/15 1-3PM 2HRS

CLARK HOWARD: Interested in spending a little bit of money now to save hundreds over time? DealNews.com has word of a 1-day only sale on LEDs bulbs that's tough to beat. CLEANLIFE® LED 6.5 Watt Soft White Dimmable Bulb are being sold today only for \$35 for a 10 pack. But when you use promo code "5offLED," that lowers the price to \$30! That's just \$3 a bulb! With 450 lumens of brightness, these bulbs emit light equivalent to a 40-Watt incandescent bulb. Like many LEDs bulbs, these ones claim to have a life of 25,000 hours. However, unlike some other LEDs, these bulbs are fully dimmable, which is a nice touch. The website offering the deal is called PricePlunge.com. I have bought from them before, but I can't say how they are with handling customer service problems should you have one. I'm just simply passing this deal along for you to decide if it's worth it to jump at this offering!

3/20/15 1-3PM 2hrs

CLARK HOWARD: Would you spend more money for luxury toilet paper? Or is the very idea of "luxury toilet paper" the epitome of flushing money down the drain to you? I told you recently how toilet paper rolls are shrinking right before our eyes. It's gotten to the point that it's become an oxymoron; that "jumbo pack" of toilet paper is much smaller than it used to be! But here's a truly Clarkrageous development: Sales of luxury toilet paper have grown by more than 70 percent since 2000 to \$1.4 billion last year, according to The Washington Post. First, let's take a step back. What exactly is "luxury toilet paper"? According to the industry, it's defined as anything quilted, lotioned, perfumed or ultra-soft. It can be anywhere from 2 ply to 4 ply. Some examples would be Cottonelle's new "CleanRipple" design or 3-ply Quilted Northern Ultra Plush, among others. Yet luxury toilet papers don't have to cost a lot if you know how to get the good stuff cheap! Consumer Reports says the best toilet paper in America is a Wal-Mart exclusive -- White Cloud 3-ply Ultra Soft and Thick. At 25 cents per 100 sheets, White Cloud got a high score of 88 based on softness, strength, disintegration, and tearing ease.

3/24/15 1-3PM 2hrs

CLARK HOWARD: Not a week goes by without another price cut in the cellphone world! Here's the latest one... After announcing price cuts for small business last week, T-Mobile today has a new deal from Metro PCS -- a wholly owned subsidiary that runs on the T-Mobile network. For \$30 a month, Metro PCS is offering unlimited talk, text and 1 GB of LTE data. After that, you're throttled for the rest of the month, but you won't be hit with any overages. This is a no contract deal, and that \$30 a month includes all junk fees. So it's not \$34.50 or \$36.21 or whatever when you add in regulatory fees and taxes. This is a straight up \$30 a month deal. The only catch is that Metro PCS requires you to buy a new phone from them. Phones start at \$29. But for a really good phone like the ZTE ZMax you'll pay \$99. In the most recent speed tests, T-Mobile was fastest in midsized and large cities. But they're weak outside of those corridors, and in rural areas they can be almost nonexistent. So figure out if you'd have coverage at work and in between work and home before you jump at this deal.

CONSUMER / FINANCIAL / CHARITY:

3/25/15 1-3PM 2hrs

CLARK HOWARD: Are you worried about tax identity crooks taking away your return? Here's the best way to outsmart them...During the last few years, crooks have been stealing people's Social Security numbers and then filing false returns as though they were those people. The crooks typically claim low income and high deductions and file electronically. Then when you go to legitimately file your return, it's rejected by the IRS because somebody else already filed as you! The whole mess typically takes about 10-14 months to straighten out if you're on the receiving end of the scam. For that reason, I've advised callers to make sure they owe the IRS rather than the other way around. In other words, reduce your withholding at work. That way you're not waiting around for money you can't get your hands on. (It's too late to do it for this current tax season, but it will help you come next year at tax time.) Fortunately, the IRS has now trained almost half of their employees to spot identity theft and maybe prevent some of it. They have had to dedicate thousands of employees specifically to the task of help victims of identity theft. The number of false returns filed last year was 15 million, and those are just the ones they stopped. The best guesstimate is that more than \$6 billion has been stolen from the IRS and that impacts all of us federal taxpayers. Florida and Georgia in particular have been very hard hit. All taxpayers in Georgia, Florida and the District of Columbia are eligible for an Identity Protection PIN that will protect them from tax related ID theft, according the IRS. To opt into the program visit www.irs.gov/getanippin.

3/26/15 1-3PM 2hrs

CLARK HOWARD: Amazon is changing from a discounter to a total convenience service. Survey after survey shows they no longer have the lowest price in the market. So they've decided their future isn't about price competition; it's about getting customers what they want very quickly. Amazon is all about getting people to join Prime and then giving them such a compelling series of offers that they stay in the fold. Well, here's the latest one. Amazon Prime's promise of free 2-day is morphing into 2-hour delivery! Amazon is opening up warehouses located near major cities and mid-market ones too to accomplish this 120-minute feat. They've just added Baltimore and are about to add Miami. Not every item they sell will be available for the 2-hour delivery to Prime members. What they're doing is taking the 25,000 items they sell most frequently and placing them strategically in these warehouses so they can be at your doorstep in 2 hours. If 2 hours isn't quick enough, you'll also have the option to pay around \$8 to have an item delivered in 60 minutes. But I can't imagine 2 hours not being fast enough! This new initiative gives Amazon an enormous competitive advantage. It should position them as a direct and existential threat to the overpriced drug store chains like CVS, Rite-Aid and Walgreens that sell so many convenience items at such high markups. I'm expecting this 2-hour initiative will probably be ramped up to more cities across the country by this Christmas.

3/27/15 1-3PM 2hrs

CLARK HOWARD: Generic drugs now account for well over 80% of all prescriptions. Just 10 years ago, less than half of drugs sold were generics. Much of the growth is because employers make generics extra-affordable through mail order programs (pharmacy benefits managers). Then you also have the grocery stores and big box retailers who do \$4 generics. Meanwhile, a lot of breakthrough drugs that were patent protected are no longer so and are now selling as generics. But are there ever instances where taking a generic is not a good idea? Drugs have different grades to gauge what's called their "bioavailability" -- how fast they get into your blood -- according to The Wall Street Journal. Pharmacists should routinely know about these ratings. Generic drugs with an A rating means they are the exact equivalent of brand-name drugs. Yet a generic with a B rating indicates the drug is absorbed either faster or slower into the bloodstream vs. the original brand-name script. So the Wall Street Journal recommends that upon first filling a generic prescription, you ask the pharmacist about the rating. An A-rated generic equivalent is fine.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2015

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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CRIME / SAFETY / SCAMS:

1/9/15	8:30AM	3 hrs.
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HERMAN CAIN SHOW: TERROR IN FRANCE - French security forces are converging on a small town northeast of Paris, where two brothers suspect of carrying out Wednesday's terror attack on a newspaper are holed up in a printing house, possibly with a hostage.

1/12/15	8:30AM	3 hrs.
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HERMAN CAIN SHOW: HERMAN CAIN SHOW: TERROR IN FRANCE - French security forces are converging on a small town northeast of Paris, where two brothers suspect of carrying out Wednesday's terror attack on a newspaper are holed up in a printing house, possibly with a hostage. More than 40 world leaders marched arm in arm through Paris to rally for unity and freedom of expression and to honor the victims of the three days of terrorist attacks. President Obama did not attend Sunday's massive march in Paris to honor the victims of last week's terror attacks, and the White House is not explaining his absence.

1/13/15	8:30AM	3 hrs.
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HERMAN CAIN SHOW: TERROR ERROR - In a rare public admission of error, the White House said Monday the U.S. should have sent a high-level official to an anti-terror march in Paris that was attended by more than 40 world leaders. This issue isn't who was or wasn't there – what is at issue is worldwide freedom of speech.

1/14/15	9AM	3 hrs.
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HERMAN CAIN SHOW: FRANCE - Charlie Hebdo's first issue since last week's deadly terror attack on its Paris offices already has sold out. The issue hit the newsstands today, and there were scuffles at kiosks over dwindling copies of the paper with a caricature of the Prophet Muhammad on the front cover. The core of the newspaper's staff was killed in the attack when gunmen storm the offices, killing 12. Those who survived put out the issue, printing 3 million copies. That's more than 50 times the usual circulation.

1/16/15	9AM	3 hrs.
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HERMAN CAIN SHOW: BELGIAN THREAT - Belgian counterterrorism police raided sites across the country Thursday, killing two suspected terrorists who allegedly had been planning an imminent attack, as European nations stepped up security in the wake of last week's violence in Paris.

CRIME / SAFETY / SCAMS:

2/12/15 9AM 3 hrs.

HERMAN CAIN SHOW: GUNS!!! - A rural township in south-central Pennsylvania is warning motorists that its residents pack heat in an effort to deter crime. A dozen signs that declare "THIS IS NOT A GUN FREE ZONE" have been erected on just about every major road leading into Conoy Township. Three more signs are slated to go up soon.

2/16/15 1-3PM 2HRS

CLARK HOWARD: More than 1 in 3 of us are clueless about what our mortgage interest rate is, according to a new BankRate.com survey. Think about it: Your mortgage is the #1 expense in our lives and 33% of us don't know what interest rate we're paying! What you don't know can hurt you. If you don't know your interest rate, how can you know if you should be refinancing? Right now, the rates are so dirt cheap that people with decent credit can get a 15-year refinance at or below 3% or a 30-year mortgage right around 4%. If you have just a few years left, credit unions offer 7 year and 10 year refinances with rates down in the 2s. But the rate is not all you look at. It's key to look at the expenses -- both points (which are junk fees where you pay 1% of the money you're borrowing) and closing costs. I told you recently that half of people who shop for a mortgage only get a single quote. Big mistake. People will comparison shop like crazy on consumer items, but they find the loan process so intimidating that they're one and done. MTGProfessor is a website that does so good at explaining in layman term's everything about mortgages. I've had Prof. Guttentag on the show before and he's a great guy. You can even post a question for the professor on his website and he may well be able to help you. This is your money. Don't waste it!

2/17/15 1-3PM 2hrs

CLARK HOWARD: The future of credit card anti-fraud technology is here...and it looks a lot like something out of Minority Report! Over the next few weeks, your Visa issuer may ask you if its OK for them to track the location of your cellphone. Before you get freaked out about another intrusion of privacy, consider this: You have your smartphone on you all the time. So if you're on the East Coast with your phone and a credit card charge pops up across the country on the West Coast, chances are that's fraud. The other initiative Visa is undertaking is tokenization. So when you buy something online, you will have a token that transmits a unique transaction code instead of your usual credit card number. Even if a crook breaks into the payment processing database, they just get a one-time use code. Mastercard is trying a different direction and it involves biometrics. They will offer you the choice of finger print matching or facial or voice recognition. Let's face it: Nobody knows who you are when you use plastic. So there's a real need to authenticate. Not to be too dramatic, but I've heard some people say we're approaching what we saw in 2002's Minority Report. The Tom Cruise flick was prescient in many of its predictions. In the film, Cruise gets implanted with a new pair of eyes on the black market to effectively change his identity in a world where everything is done by retinal scan. As Cruise walks into a GAP store, he's addressed with a "Hello, Mr. Yakamoto" by a saleswoman's hologram...because that's the name of the person whose eyes he got in a retinal transplant!

CRIME / SAFETY / SCAMS:

2/18/15 9AM 3hrs.

HERMAN CAIN SHOW: ISIS CRISIS - Islamic State terrorists have burned to death 45 people in the western Iraqi town of al-Baghdadi, local authorities said Tuesday. A local police chief told BBC News that he believed some of those murdered belonged to security forces. Meanwhile, the Islamic State's mass execution of Egyptian Christians is the latest sign that ISIS is pointing its sword against not just the West but the rest of the Arab world -- drawing the region into a spreading war that leaves the United States in a difficult spot as it tries to marshal a cohesive coalition

2/25/15 1-3PM 2HRS

CLARK HOWARD: Another day, another report about major security breaches! I read recently about a ring of hackers figured out how to break into the big banks' back office system in the fall of 2013. To this point, at least \$1 billion has been stolen. And that's the floor, not the ceiling, of what's been stolen. Why should you care if some big bank has money stolen? Because the data security firm that busted this theft alleges the criminals could potentially wipe out all records of your money at a bank, brokerage house or mutual fund company. If you think about all the companies you do business with, they all try to get you to turn off paper statements. If you've done so, I want you to turn that around and go back to getting statements in the mail. With a paper statement in hand, it's easier to prove that you had the money in the first place in the event funds go missing. If you are set up for electronic info only, well, that's going to hurt. So the best precaution I can give is for you to go back to getting the paper. If it will cost you to go to paper statements, the workaround is simple. When you get that email with your statement, just print out your statement each month and file it away as a hard copy.

3/3/15 1-3pm 3hrs

CLARK HOWARD: Criminal rings have found a way to exploit a loophole in the communication between banks and Apple Pay that you need to know about. By now you've probably heard that Apple came up with this well thought out procedure called Apple Pay. They wanted it to be another payment option that is more secure than a traditional credit card. And people have generally been very happy with Apple Pay. Unfortunately, criminal rings have found a vulnerability that they're exploiting to steal big money. U.K. newspaper The Guardian says there are serious organized gangs buying iPhones and then marrying them to the credit card or checking accounts of people whose identity they have stolen. So the criminal rings do the ID theft first, then they contact your bank and impersonate you to tie your checking account or credit card into an iPhone. Once that's done, they can use Apple Pay to empty your account or post false charges. The bank thinks you're the one who did it! This thing is going to be a real mess as it continues playing out. The Guardian says the banks have not used sufficient security to verify the identity of the people contacting them, as they were rushing to try to cooperate with the new Apple Pay initiative. The crazy thing is you don't need to be an Apple user to have this happen to you. You could have an Android or just a plain old feature phone and still get hit with this scam! It's yet another example of the vulnerability of banks forgetting the "know they customer" rule. Banks used to know who their customers were. Today, however, we deal with 4 behemoths that account for half of all banking in the country... and they have no idea who their customers are. That's allowed crooks to exploit the weaknesses in the chain. This time the verification process to tie a phone to your account is the weakness. So what can you do about it? Go through your statements each month and dispute any weird charges. If you have something tied to your checking account, you'll know quickly when there's funny business because you'll be bouncing checks left and right. However, most people don't check their credit card statements, so this crime could go unnoticed.

CRIME / SAFETY / SCAMS:

3/20/15 9am 3hrs

HERMAN CAIN SHOW: TERROR IN YEMEN - Yemeni medical officials say at least 46 people were killed and more than 100 injured when three suicide bombers attacked two mosques controlled by Shiite rebels in the Yemeni capital, Sanaa. The Friday attacks targeted the mosques of Badr in southern Sanaa and al-Hashoosh in the northern part of the capital. The attacks are the first large-scale bombings to target mosques frequented by both Shiite and Sunni Muslims.

3/24/15 9am 3hrs

HERMAN CAIN SHOW: PLANE CRASH - France's president says no survivors are likely after a passenger jet crashed today in the French Alps. The Germanwings Airbus passenger jet, carrying 144 passengers and six crew, went down as it traveled from Barcelona, Spain to Duesseldorf, Germany, and France's Interior Ministry says the plane did send a distress signal.

3/23/15 1-3PM 2HRS

CLARK HOWARD: Craigslist can be a great place to buy all kinds of items -- but you've got to be careful or it could cost you your life. I don't want you to think Craigslist is radioactive, far from it. But because it's true anarchy, you need to take some common sense precautions. 1. Go to a police precinct to conduct business - I've heard people say Craigslist should set up locations with security guards for customers to transact business. That's a great idea, but they're a nonprofit organization, so that would be seismic shift in how they do business. But what is happening is some police departments around the country are being proactive and invite people to conduct Craigslist business in their precinct. 2. Join a local buyers exchange group -- Usually found on Facebook, these groups will operate in some zip codes or certain contiguous parts of town in most midsize and large cities. You have to give them your info and they have to verify and accept you into their group. Of course, it's still advisable to always meet in a safe, well lit public place to transact business. 3. Always heed Craigslist's own warning -- "Deal locally with folks you can meet in person. Follow this one rule and avoid 99% of scam attempts." This advice pertains more to not buying a car or something else big sight unseen. 4. Don't carry large amounts of cash -- With the potential for criminal activity, it is just too risky.

3/27/15 9AM 3hrs

HERMAN CAIN SHOW: PLANE CRASH - Details continue to emerge about the final moments of Germanwings Flight 9525 and the life of the co-pilot who authorities say appears to have set it on a fatal trajectory into the French Alps. Various news reports have emerged suggesting Lubitz may have been suffering from mental health problems. Antidepressants were reportedly found at his apartment in Dusseldorf, Germany.

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

	1/5/15	5AM	50MINS
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HEALTH TALK ATLANTA: How to prevent heart attacks. Ways to naturally get you well and keep you well. Natural ways to lower your cholesterol. Making lifestyle changes in order to keep from having issues with your heart.

	1/11/15	6AM	30MINS
	1/12/15	12AM	30MINS

PERSPECTIVES: Dr. Ian Smith is a physician and contributor to the show The Doctors and many others. In The Super Shred, Smith explains his four-week super-charged program that shares the same principles—meal spacing, snacking, meal replacement, and diet confusion—as SHRED—with twice the intensity and a shorter quick-acting plan. It can be used on its own or in conjunction with SHRED. His system absolutes: A diet should not be confusing, expensive or make you feel as if you're failed if you make a mistake. The SHRED system never leaves you hungry. It is a new way to lose weight, stay thin and feel great about your mind, body and spirit.

	1/11/15	5AM	50MINS
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HEALTH TALK ATLANTA: Part 2 of the discussion on how to prevent heart attacks. Discussed ways to stop heart disease from escalating by living a healthier lifestyle. Everyone knows someone who has a higher risk rate of heart conditions. What you need to know to lessen your risk.

	1/18/15	6AM	30MINS
	1/19/15	12AM	30MINS

PERSPECTIVES: Mara Schiavocampo – THINspired. Schiavocampo is an ABC News/Good Morning America correspondent who lost 90 pounds, finally gaining control of her eating. She was a secret binge eater who hated exercise. All of that has changed and she tells her inspirational story in THINspired. She tried every diet on the planet, suffered a debilitating eating disorder, joined a bizarre food cult, and took dangerous pills, worked out for insane amounts of time— and still tipped the scales at nearly 230 pounds. But more than reaching a healthy weight, Mara wanted peace and freedom from the constant mental torment brought on by food. And that's what she did.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/25/15 5AM 50MINS

HEALTH TALK ATLANTA: Dangers of Meat. Why does eating meat make you feel bad? Can this contribute to cancer or other conditions? Would people stop eating meat if they knew that their habits could cause cancer or Alzheimer's? Weed killer that can cause Autism.

2/1/15 5AM 50Min.

HEALTH TALK ATLANTA: Risky Meats...what to avoid. Chemicals that are injected into the animals that we eat. A lot of countries will not buy our food because of genetically modified substances. Canola oil being genetically modified as well.

2/8/15 5AM 50Min.

HEALTH TALK ATLANTA: Packaged food that you should avoid. Hidden sugars in foods. Some packaged foods that are naturally made and require very little preservatives. Oatmeal is already cooked and does not need to be cooked again. Benefits of using Super Greens. Dr. Joe has his own brand of Super Greens and other supplements.

2/15/15 5AM 50Min.

HEALTH TALK ATLANTA: Dangers of household chemicals. Chemicals that we inhale that can make us sick. Harmful chemicals are 100% avoidable. Smells are a clue that something can be bad for you. You can burn a candle to rid your home of some of the smells...but you should use Soy Candles or beeswax. The scents should only be Essential Oils.

2/22/15 5AM 50Min.

HEALTH TALK ATLANTA: Dangers of artificial sweeteners. Is there any harm in being careful about what we are putting into our body? No cal taste enhancers can make you gain weight indirectly. Adding chlorine to sugar and what reaction your body can have to this chemical.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

3/8/15 5AM 50Min.

HEALTH TALK ATLANTA: Brains and grains. What can cause people to have trouble breathing after eating a big meal? Your stomach can get pushed up against the diaphragm. There is a way to massage the stomach down to make sure that food digests properly.

3/15/15 5AM 50Min.

HEALTH TALK ATLANTA: Part 2 of the brains and grains discussion. Supplements that can suffer a deficiency if you are eating a lot of grains. You can have pains from withdrawal from certain foods. You can eat fat and not get fat...but eating sugar can pack on the pounds. Grains can affect the brain and have some very dangerous effects. Iron absorption can be impaired. Whole wheat, corn, etc.

3/22/15 5AM 50Mins

HEALTH TALK ATLANTA: Discussed things that could make you pack on the pounds. Putting bad foods into your bodies and how sugar can stimulate the pleasure centers in the brain. Sugar can have the same effect as heroin and cocaine. Sugar is cheap and available and is a quick high. Once you start...it is very hard to stop. Not uncommon for people to start putting on weight once their pleasure signals are triggered.

3/25/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: OBAMACARE GOTCHA - About half of subscribers who received federal subsidies to buy private insurance plans will owe an average of \$794 in repayments, according to an analysis by the nonpartisan Kaiser Family Foundation released Tuesday. The repayments come if a subsidy recipient's actual income was higher than their projected income.

3/29/15 5AM 50Mins

HEALTH TALK ATLANTA: Discussed household toxins you should bar from you home. How to use natural ingredients to clean with to make sure that the toxins are not being ingested into your body. These toxins can also affect your pets. You do not have use all these chemicals. You can get natural products to use on your plants and lawn.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

	1/6/15	12AM	10MINS
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BUSINESS IN THE BLACK: Guy Johnson, author of Rainbow in the Cloud- The Wisdom & Spirit of Maya Angelou talks growing up with his famous mother and he placed some of the quotes and sayings she raised him on in this book.

	2/8/15	6AM	25MINS
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	2/9/15	12AM	25MINS
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PERSPECTIVES: Jonathan Odell – Miss Hazel and the Rosa Parks League. Jonathan Odell is a gay white male who grew up during the time of the Civil Rights movement in Mississippi and did not know he was a racist until he was an adult. He simply accepted the views taught to him by his family as the way things should be. It was not until his family chastised him for treating their black lawn worker as a human being did he realize how he was being raised and decided to change his behavior. He works through his issues and the many things he has learned in his novels including the veiled autobiographical Miss Hazel and the Rosa Parks League.

	2/9/15	12AM	12MINS
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BUSINESS IN THE BLACK: Linda King, facilitator, speaker and identity expert talks about her company, Perfecting You Enterprises, Inc. which is committed to perfecting your knowledge of you. Through tele-seminar, workshops and individual coaching, King helps you find your personal identity and then how to move forward.

	2/9/15	12AM	14MINS
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BUSINESS IN THE BLACK: Andre Blackwell, Master stepper and choreographer talks about Chicago style steppin' in Atlanta. Blackwell choreographed the dance moves for R. Kelley's Step in the Name of Love and Happy People videos. He is offering courses in steppin' at the Academy of the Arts in Conyers.

	2/16/15	12AM	15MINS
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BUSINESS IN THE BLACK: Poet, Actor and Writer, Egypt talks about his new play, " Black Men: Naked Truth" which details sevens stories of what black men go through. The goal is to inspire the younger generation to make better decisions regarding health, relationships and faith.

	2/16/15	12AM	14MINS
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BUSINESS IN THE BLACK: Ricky McKinny, drummer with the 5 Blind Boys of Alabama talks about his career and traveling all over the world performing gospel music. McKinnie is hosting a gospel brunch at Eddie's Attic known for presenting phenomenal artists from all over the world.

ART/ ENTERTAINMENT / RECREATION / ENVIRONMENTAL ISSUES:

2/22/15	6AM	30MINS
2/23/15	12AM	30MINS

PERSPECTIVES: 2015 Academy Awards – Richard Linklater, Director, Boyhood and Gil Robertson African American Film Critic
Small independent films dominated the 2015 Academy Award nominations. Richard Linklater took 12 years to direct the film Boyhood. It earned six Academy Award nominations and a win for Patricia Arquette for the best performance by a female in a supporting role. We talk about the film, then I talk with Gil Robertson, founder of the African American Film Critics Association about the growing number of films by black filmmakers for mainstream audiences.

3/17/15	12AM	20MINS
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BUSINESS IN THE BLACK: Chris Boucher, Vice President of Product Development at Cannavest educates us on a few of the benefits that legal cannabis and hemp products can have on both our physical and mental health. Boucher shared the history of hemp such as; from 1000 BC until 1883 AD, cannabis was our planet's largest agricultural crop and most important industry and in 936 was announced as "America's first Billion -dollar crop."

3/22/15	6AM	30MINS
3/23/15	12AM	30MINS

PERSPECTIVES: Larry Platt – author and Guillermo Diaz, actor who plays Huck on ABC's Scandal, Basketball fans everywhere are engrossed in March Madness – the NC-Double-A basketball tournament. And this is the first tournament without the guy who coined phrases like "Boo-yah" and "cooler than the other side of the pillow," ESPN anchor Stuart Scott. Scott died in January following a long cancer battle but not before finishing his autobiography, "Every Day I Fight" with a hand from Larry Platt. Following Platt is an interview with an original Gladiator, actor Guillermo Diaz from Scandal.

3/29/15	6AM	30MINS
3/30/15	12AM	30MINS

PERSPECTIVES: OWN: Oprah Winfrey Network has ordered additional episodes of its four popular Tyler Perry scripted series including 23 one-hour episodes of the drama "The Haves and the Have Nots;" 22 one-hour episodes of the companion drama "If Loving You is Wrong;" 22 half-hour episodes of the comedy "Love Thy Neighbor;" and 20 half-hour episodes of the comedy "For Better or Worse." Guest on the show are Aiden Turner and Edwina Findley from If Loving You Is Wrong and Tasha Smith and Michael Jai White of "For Better or Worse."

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2015

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FAMILY / SELF-HELP / RELATIONSHIP:

1/26/15 12AM 25MINS

BUSINESS IN THE BLACK: Brenetia Robinson, the Destiny Diva talks about the term "The Independent Woman" and what it means as a God - Centered woman. A God Centered independent woman understands that God is still in control of her life; that she is wise and makes good choices; she can have a family and be submissive to her husband and know how to handle it all.

2/1/15 6AM 30MINS

2/2/15 12AM 30MINS

PERSPECTIVES: Black Family Expo – Registered Dietician Lanier DaBruzzi and Chef Marvin K. Woods

The Black Family Expo can be defined as a significant and one of a kind event that will give rise to the specific needs and interests of the African-American families. Interviews with Lanier DaBruzzi and Chef Marvin Woods detail the challenges many African Americans face with lactose intolerance. There will be various seminars such as single mothers with children, life after divorce, save our sons as well as other critical issues facing African-American Families. Along with seminars, there will be many vendors and great entertainment for the whole family.

2/15/15 6AM 30MINS

2/16/15 12AM 30MINS

PERSPECTIVES: Pastor Taffi Dollar – Embracing the Love God Wants You to Have

Women, perhaps more than men, find their strength through their relationships—with their spouse, children, friends, and community. But striking the balance between giving and receiving love can be a challenge in a modern world filled with distractions, complications, and temptations. Taffi Dollar understands these challenges. As founder of the Women's Ministry of World Changers Church International, the celebrated pastor and author helps empower tens of thousands of women. Dollar's new book, "Embracing the Love God Wants You to Have" explores how to build grace-based relationships that enhance rather than deplete our lives.

3/23/15 12AM 30MINS

BUSINESS IN THE BLACK: Sonjia Young, Producer, Founder of Women 2 Women talks about the conference where multi-generational women share life lessons and experiences to inspire, empower and transform one another. The group will honor Susan Taylor, Lynn Whitfield, Pearl Cleage and more.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2015

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EMPLOYMENT / BUSINESS ISSUES:

	1/6/15	12AM	12MINS
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BUSINESS IN THE BLACK: Dr. Paul Murray, national co-Chair of the Coalition for American Renewal and Travis Stegall, CEO of TR Stegall Education Foundation talk about the Global Peace Foundation's effort to build community through programs that include Love, Character, Service and Education.

	1/15/15	8:30AM	4.5 hrs.
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HERMAN CAIN SHOW: UNEMPLOYMENT - The end of the holiday season led to more Americans seeking unemployment benefits last week, raising the number of applications to an 18-week high. Still, the level remains near historically low levels. The Labor Department says applications for benefits jumped 19,000 to a seasonally adjusted 316,000.

	1/30/15	9a-noon	3HRS
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HERMAN CAIN SHOW: : IRS - Pastors across the country live in fear that the IRS will come knocking, and that fear is growing as candidates prepare to announce their 2016 presidential candidacies. Pastors navigating vague IRS laws that legislators have been lax in reforming are now worried that exercising their First Amendment rights will cost them their tax exempt status. They are worried that any political comments, even by a guest pastor, could cost them their church, and experts say there is little hope of reform before the next election. PENALIZED - Some 3 million to 6 million Americans will have to pay an Obamacare tax penalty for not having health insurance last year, Treasury officials said Wednesday. It's the first time they have given estimates for how many people will be subject to a fine

	2/19/15	9AM	3hrs
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HERMAN CAIN SHOW: The number of Americans seeking unemployment benefits fell sharply last week, a sign that a recent string of strong job gains may continue. The Labor Department says weekly applications for unemployment aid dropped 21,000 last week to a seasonally adjusted 283,000. The four-week average of applications, a less volatile number, fell 6,500 to 289,750, its lowest level in 15 weeks.

	3/19/15	9AM	3hrs
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HERMAN CAIN SHOW: UNEMPLOYMENT CLAIMS - The number of people seeking U.S. unemployment benefits basically held steady last week, as the job market continues to outpace broader economic growth. The Labor Department says weekly applications for unemployment aid rose slightly by 1,000 to a seasonally adjusted 291,000. Jobless claims have been subdued for the past two weeks after winter storms caused them to spike at the end of February due to closed schools and construction sites.

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WOMEN / MINORITY ISSUES:

	2/3/15	9AM	3HRS
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HERMAN CAIN SHOW: BLACK HISTORY MONTH - The story of Black History Month begins in 1915, half a century after the Thirteenth Amendment abolished slavery in the United States. That September, the Harvard-trained historian Carter G. Woodson and the prominent minister Jesse E. Moorland founded the Association for the Study of Negro Life and History (ASNLH), an organization dedicated to researching and promoting achievements by black Americans and other peoples of African descent. Known today as the Association for the Study of African American Life and History (ASALH), the group sponsored a national Negro History week in 1926, choosing the second week of February to coincide with the birthdays of Abraham Lincoln and Frederick Douglass. The event inspired schools and communities nationwide to organize local celebrations, establish history clubs and host performances and lectures.